

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
MICHAEL KOZLOWSKI § Case No. 16-15612
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/06/2016 . The undersigned trustee was appointed on 05/06/2016 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 355,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	30,848.49
Bank service fees	80.09
Other payments to creditors	310,569.63
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 13,501.79

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 09/15/2016 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 21,000.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 11,500.00 , for a total compensation of \$ 11,500.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/09/2017 By: /s/Miriam R. Stein
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

Case No: 16-15612 JPC Judge: Jacqueline P. Cox Trustee Name: Miriam R. Stein
Case Name: MICHAEL KOZLOWSKI Date Filed (f) or Converted (c): 05/06/2016 (f)
341(a) Meeting Date: 06/09/2016
For Period Ending: 08/09/2017 Claims Bar Date: 09/15/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 7280 LAS PLUMAS LN TUJUNGA CA 91042-0000 LOS ANGELES	359,000.00	359,000.00		355,000.00	FA
2. 1999 BMW 325I MILEAGE: 187,000	925.00	925.00		0.00	FA
3. 2008 DODGE RAM 1500 MILEAGE: 28000	11,065.00	11,065.00		0.00	FA
4. BED, DRESSER, 2 NIGHT STANDS, SOFA, LOVE SEAT, RECLINER, COF	1,000.00	500.00		0.00	FA
5. PATIO SET , BARBEQUE GRILL, LAWNMOWER, AND POWER TOOLS	200.00	0.00		0.00	FA
6. 55" FLATSCREEN TV, HOME DESKTOP COMPUTER, PLAYSTATION 3, HOM	300.00	0.00		0.00	FA
7. HOCKEY STICK, HOCKEY SKATES, HOCKEY HELMET, HOCKEY PADS	150.00	0.00		0.00	FA
8. HYDROPONIC EQUIPMENT	800.00	0.00		0.00	FA
9. 9 MM BERETTA	400.00	50.00		0.00	FA
10. NECESSARY WEARING APPAREL AND SHOES.	250.00	0.00		0.00	FA
11. WELLS FARGO	700.00	0.00		0.00	FA
12. WELLS FARGO	50.00	0.00		0.00	FA
13. TD WATERHOUSE	450.00	0.00		0.00	FA
14. EMPLOYER - 401K	2,000.00	0.00		0.00	FA
15. BOAT - EBBTIDE CAMPIONE 2000	9,000.00	812.00		0.00	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$386,290.00	\$372,352.00	\$355,000.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Debtor's property in CA sold on 1/31/17 for \$359K. All assets are fully administered. Trustee preparing final tax return.

Exhibit A

RE PROP # 3 -- DEBTOR REAFFIRMED CAR - 9/19/16

RE PROP # 15 -- REAFFIRMED BY DEBTOR - 12/6/16.

Initial Projected Date of Final Report (TFR): 12/30/2016

Current Projected Date of Final Report (TFR): 08/15/2017

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-15612
Case Name: MICHAEL KOZLOWSKI

Trustee Name: Miriam R. Stein
Bank Name: Associated Bank
Account Number/CD#: XXXXXX8796
Checking

Exhibit B

Taxpayer ID No: XX-XXX8614
For Period Ending: 08/09/2017

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/06/17		Escrow Time, Inc. 8315C Foothill Blvd. Sunland, CA 91040	Sale of Debtor's real estate		\$19,182.03		\$19,182.03
			Gross Receipts \$355,000.00				
		Berkshire Hathaway HomeServices Real Estate	Brokers Commission (\$11,500.00)	3510-000			
		COLDWELL BANKER	Brokers Commission (\$8,500.00)	3510-000			
		Taxes/Pro-Rations	Real Estate Taxes (\$472.32)	2820-000			
		BANK OF AMERICA	Mortgage (\$310,569.63)	4110-000			
		Closing Costs/Survey	Closing Costs (\$4,776.02)	2500-000			
	1		7280 LAS PLUMAS LN TUJUNGA CA 91042-0000 LOS ANGELES \$355,000.00	1110-000			
03/23/17	101	ZANE L. ZIELINSKI THE LAW OFFICE OF ZANE L. ZIELINSKI, PC 6336 N. CICERO AVENUE, SUITE 201 CHICAGO, IL 60646	Professional Fees Approved by Court			\$5,600.15	\$13,581.88
		Zane L. Zielinski	(\$5,300.00)	3210-000			
		Zane L. Zielinski	(\$300.15)	3220-000			
04/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$21.00	\$13,560.88
05/05/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.51	\$13,541.37
06/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$20.13	\$13,521.24

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-15612
Case Name: MICHAEL KOZLOWSKI

Trustee Name: Miriam R. Stein
Bank Name: Associated Bank
Account Number/CD#: XXXXXX8796
Checking

Exhibit B

Taxpayer ID No: XX-XXX8614
For Period Ending: 08/09/2017

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
07/10/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.45	\$13,501.79

COLUMN TOTALS	\$19,182.03	\$5,680.24
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$19,182.03	\$5,680.24
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$19,182.03	\$5,680.24

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX8796 - Checking	\$19,182.03	\$5,680.24	\$13,501.79
	-----	-----	-----
	\$19,182.03	\$5,680.24	\$13,501.79
	-----		-----
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$335,817.97		
Total Net Deposits:	\$19,182.03		
Total Gross Receipts:	\$355,000.00		

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-15612

Date: August 9, 2017

Debtor Name: MICHAEL KOZLOWSKI

Claims Bar Date: 9/15/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Miriam R. Stein 30 South Wacker Drive Suite 2600 Chicago, IL 60606	Administrative		\$0.00	\$11,500.00	\$11,500.00
100 3210	Zane L. Zielinski THE LAW OFFICE OF ZANE L. ZIELINSKI, PC 6336 N. Cicero Ave., Suite 201 Chicago, IL 60646	Administrative	First Interim Fee App	\$0.00	\$5,300.00	\$5,300.00
100 3220	Zane L. Zielinski THE LAW OFFICE OF ZANE L. ZIELINSKI, PC 6336 N. Cicero Ave., Suite 201 Chicago, IL 60646	Administrative	Expenses for First Interim Fee App	\$0.00	\$300.15	\$300.15
100 3410	Alan D. Lasko & Associates P. C. 205 W. Randolph Street, Suite 1150 Chicago, IL 60606	Administrative		\$0.00	\$1,746.70	\$1,746.70
100 3420	Alan D. Lasko & Associates P. C. 205 W. Randolph Street, Suite 1150 Chicago, IL 60606	Administrative		\$0.00	\$33.80	\$33.80
100 3510	Berkshire Hathaway HomeServices Real Estate	Administrative	Broker's Commission (split with Coldwell Banker)	\$0.00	\$11,500.00	\$11,500.00
100 3510	COLDWELL BANKER	Administrative	Broker's Commission (split with Berkshire)	\$0.00	\$8,500.00	\$8,500.00
1 280 5800	INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA, PA 19101-7346	Priority		\$0.00	\$21,938.15	\$21,938.15
3 280 5800	FRANCHISE TAX BOARD BANKRUPTCY SECTION MS A340 FRANCHISE TAX BOARD PO BOX 2952 SACRAMENTO, CA 95812-2952	Priority		\$0.00	\$3,386.90	\$3,386.90

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-15612

Date: August 9, 2017

Debtor Name: MICHAEL KOZLOWSKI

Claims Bar Date: 9/15/2016

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
1A 300 7100	INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA, PA 19101-7346	Unsecured		\$0.00	\$87,710.95	\$87,710.95
2 300 7100	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Unsecured		\$0.00	\$618.52	\$618.52
3A 350 7200	FRANCHISE TAX BOARD BANKRUPTCY SECTION MS A340 FRANCHISE TAX BOARD PO BOX 2952 SACRAMENTO, CA 95812-2952	Unsecured	Interest and penalties	\$0.00	\$846.73	\$846.73
400 4110	BANK OF AMERICA	Secured	First Mortgage	\$0.00	\$310,569.63	\$310,569.63
Case Totals				\$0.00	\$463,951.53	\$463,951.53

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-15612

Case Name: MICHAEL KOZLOWSKI

Trustee Name: Miriam R. Stein

Balance on hand \$ 13,501.79

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
	BANK OF AMERICA	\$ 310,569.63	\$ 310,569.63	\$ 310,569.63	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 13,501.79

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Miriam R. Stein	\$ 11,500.00	\$ 0.00	\$ 11,500.00
Attorney for Trustee Fees: Zane L. Zielinski	\$ 5,300.00	\$ 5,300.00	\$ 0.00
Attorney for Trustee Expenses: Zane L. Zielinski	\$ 300.15	\$ 300.15	\$ 0.00
Accountant for Trustee Fees: Alan D. Lasko & Associates P. C.	\$ 1,746.70	\$ 0.00	\$ 1,746.70
Accountant for Trustee Expenses: Alan D. Lasko & Associates P. C.	\$ 33.80	\$ 0.00	\$ 33.80
Other: Berkshire Hathaway HomeServices Real Estate	\$ 11,500.00	\$ 11,500.00	\$ 0.00
Other: COLDWELL BANKER	\$ 8,500.00	\$ 8,500.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 13,280.50

Remaining Balance \$ 221.29

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 25,325.05 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	INTERNAL REVENUE SERVICE	\$ 21,938.15	\$ 0.00	\$ 191.70
3	FRANCHISE TAX BOARD	\$ 3,386.90	\$ 0.00	\$ 29.59

Total to be paid to priority creditors \$ 221.29

Remaining Balance \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 88,329.47 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1A	INTERNAL REVENUE SERVICE	\$ 87,710.95	\$ 0.00	\$ 0.00
2	CAPITAL ONE BANK (USA), N.A.	\$ 618.52	\$ 0.00	\$ 0.00

Total to be paid to timely general unsecured creditors \$ 0.00
Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 846.73 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3A	FRANCHISE TAX BOARD	\$ 846.73	\$ 0.00	\$ 0.00

Total to be paid to tardy general unsecured creditors \$ 0.00
Remaining Balance \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE